

UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON

In re
BRIAN L KRUM
SHERRY KRUM

) Case No. 312-37140-rld13
)
) Confirmation Hearing Date: Nov 29, 2012
)
) TRUSTEE'S OBJECTION TO
) CONFIRMATION; AND
) MOTION(S) THEREON

Debtor(s)

THE TRUSTEE:

1. Objects to confirmation for the reason(s) marked below:

_____ a. Attorney fees sought are excessive:

_____ b. Case not filed in good faith/Plan not proposed in good faith:

_____ c. Plan is not feasible:

_____ d. Plan does not commit all of the debtor's excess projected disposable income pursuant to §1325(b)(1)(B) for the applicable commitment period:

_____ e. Plan does not meet best interest test:

 X f. Filing/ documentation deficient: **as requested at the §341(a) hearing, please provide the Trustee with the following:**

1. **Provide the Trustee with a 6 month policy statement to verify the auto insurance expense listed on Schedule J; and**
2. **Upon review of the paystubs for Mrs. Krum the gross income on Schedule I is understated (the gross income on the paystubs provided averages \$3,980 per month, Schedule I has \$3,168). Please file an amended schedule I or in the alternative provide the Trustee an explanation why the current schedule is correct.**

 X g. Other: **as requested at the §341(a) hearing, please make the following changes to the Plan:**

1. **¶1(c) un-mark the box "The life of the plan" and mark the box "36"; and**
2. **¶8 strike "Applicable Commitment Period = 60 Months." and replace with "Pay secure and priority debt."**

2. If, not less than 10 days prior to the confirmation hearing, the debtor fails to take all necessary steps to satisfy each objection marked above (e.g., file an amended plan using LBF #1355.05, file all documentation noted in 1.f., etc.), the trustee must promptly file this document. If this document is filed, the trustee moves the court for an order per the section(s) marked below:

_____ a. Move that the debtor's attorney's fee request be modified as follows:

and/or

 X b. (If any section other than 1.a. is marked above) move that the case be dismissed without further notice.

3. Certifies a copy of this document was served on the debtor and debtor's attorney, if any, by hand at the first meeting of creditors on N/A , or by mail on **October 25, 2012.**

DATED: October 25, 2012

/s/ Wayne Godare
Trustee

NICHOLAS J HENDERSON

1350.70 (06/24/97) (mn)